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What We Heard

Report on the Roundtable on Social and Economic Inclusion

Views of Canadian Seniors

MARCH 26, 2018

Gatineau, Quebec

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Report on the Roundtable on Social and Economic Inclusion: Views of Canadian Seniors – What We Heard

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"What We Heard" Report

Roundtable on Social and Economic Inclusion: Views of Canadian Seniors

Hosted by

The Honourable Jean-Yves Duclos,
Minister of Families, Children and
Social Development

March 26, 2018

Gatineau, Quebec

Prepared by Employment and Social Development Canada

Roundtable on Social and Economic Inclusion:
Views of Canadian Seniors

1. Context

The Government of Canada is committed to ensuring that seniors are provided with the opportunities and resources that they need to fully participate in society and the economy. In 2016, there were more than 5.9 million seniors in Canada, accounting for 16.9 percent of the population.[1] In the years ahead, the number of seniors is projected to grow further, representing nearly one-quarter (23 percent) of the Canadian population by 2031. Far from being homogeneous, the composition of the seniors population is characterized by multiple layers of diversity. While the experiences and needs of different groups of seniors must be recognized, seniors as a whole have many shared concerns. Most importantly, all seniors have the right to age with dignity and in social and economic security. While government has a leadership role to play in establishing and maintaining policies, programs and services that support the inclusion of seniors, organizations representing seniors are vital to articulating the needs of seniors and providing opportunities for seniors to participate in society. Fostering the inclusion of seniors requires partnership between different levels of government and civil society.

In this context, the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development, convened a roundtable on March 26, 2018 to hear directly from representatives of seniors organizations about the issues and solutions for improving the social and economic inclusion of seniors in communities across Canada. The roundtable provided an opportunity for individuals representing the interests of diverse groups of seniors to share their experiences and to inform the Government of Canada's work in support of seniors. This report summarizes what we heard during the roundtable discussions.

2. Format of the Roundtable

The Roundtable on Social and Economic Inclusion: Views of Canadian Seniors brought together representatives of 22 different organizations from across the country, including groups representing older women, the LGBTQ community, individuals with disabilities, different ethnocultural communities, official language minority communities, and Indigenous peoples (see Annex A for the list of participants).

[1] Statistics Canada, "Age and Sex Highlight Tables, 2016 Census," *2016 Census Data Products* (May 3, 2017). Available at: http://bit.ly/2pgq2Re.

Hosted by Minister Duclos, the roundtable was facilitated by Dr. Suzanne Dupuis-Blanchard, Chairperson of the National Seniors Council.

The objectives of the roundtable were to: provide participants with an opportunity to share their diverse experiences; identify barriers to social and economic inclusion, and promising practices to enhance inclusion; and inform the Government of Canada's work in support of seniors.

To accomplish these objectives, the roundtable consisted of both plenary discussions and small-group breakout sessions with a focus on the following key questions:

- In your view, how are the diverse needs of seniors being met to ensure they can fully participate in society and the economy?
- What are some of the key issues related to the social and economic inclusion of seniors?
- In considering these issues, what do you see as being some of the main barriers that prevent seniors from fully participating in society and the economy?
- What approaches have proven to work in your community?
- What would be your top three recommendations to the federal government to enhance the social and economic inclusion of seniors?

To help set the context for the day's discussion, a panel of three experts—Dr. Norah Keating (University of Alberta), Nora Spinks (Vanier Institute for the Family), and Ilyan Ferrer (University of Calgary)—provided their views on the social and economic inclusion of seniors, the diversity of the seniors population, and key issues of social and economic inclusion (as well as exclusion) for different groups of seniors.

Based on these presentations and an initial plenary discussion on how the needs of seniors are being met to ensure that they can fully participate in society and the economy, participants identified many issues. However, four themes stood out in particular: 1) aging with dignity; 2) financial security, housing needs, and access to services; 3) caregiving and supports to caregivers; and 4) life transitions and planning for aging. These themes served to guide and focus the ensuing discussion on barriers and promising practices.

In the end, participants were asked to make recommendations to the federal government on ways to enhance the social and economic inclusion of seniors, and to leave behind their top three recommendations. Their views are captured in the following pages.

3. Establishing a Common Understanding

The Government of Canada has undertaken a number of initiatives over the last few years to enhance the social and economic inclusion of seniors, including engaging with partners to develop a national housing strategy, enhancing income security programs, supporting communities through grants and contributions, and engaging with Canadians to develop a poverty reduction strategy.

In developing these initiatives, Minister Duclos emphasized that organizations have played a pivotal role in promoting policy changes and informing the Government's work in support of seniors. Social inclusion and economic inclusion are collective responsibilities that require partnership between multiple actors.

Drawing upon the United Nations Sustainable Development goals, Dr. Norah Keating (University of Alberta) described social inclusion as promoting wellbeing for people of all ages. An inclusive society treats the wellbeing of older people as a collective responsibility, ensuring that they are not left to fend for themselves (what Dr. Keating referred to as the "individualisation of risk"). An inclusive society takes action, developing policies and programs that support social and economic security of older people. It seeks to reduce the risk of late life exclusion which is defined by the separation of individuals and groups from mainstream society.

Exclusion can accumulate across the life course, deepening in later life because of ageist attitudes and behaviours. Late life exclusion can prevent older people from: engaging in civic life; having meaningful social relations; aging in the right place; and accessing basic, social and health services, as well as adequate financial resources. While many groups are at risk of exclusion, Dr. Keating noted two whose vulnerabilities are often hidden: family caregivers who are at risk of exclusion from meaningful social relations and adequate financial resources; and older people who are at risk of aging in the wrong place based on their needs and access to resources.

Nora Spinks provided an overview of the demographic and social changes occurring in the seniors population, including the growing number of older seniors (80+), an increase in multigenerational households, and the fact that many seniors are staying in the labour force or working (self-employed) past the age of 65. While increased life expectancy offers new possibilities for enjoying longer lives, many seniors also lack resources: one in seven seniors, for example, lives with low income.[2]

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[2] Based on the Low-income measure, after tax (LIM-AT), which is a fixed percentage (50 percent) of median adjusted after-tax income of households observed at the person level. Statistics Canada, "Data Tables," *2016 Census* (January 16, 2018). Available at: http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Release-eng.cfm?LANG=E&RL=20180328

Ms. Spinks provided a portrait of the diversity of the seniors population, citing the following statistics:

- In 2016, there were nearly 122,000 seniors in Canada who reported an Aboriginal identity, accounting for 7.3 percent of the total Aboriginal population.[3]
- In 2016, more than 691,000 seniors in Canada reported belonging to a visible minority group, accounting for 12.6 percent of all seniors.[4]
- In 2012, there were nearly 1 million (966,000) seniors who were caregivers in Canada, accounting for 12 percent of all caregivers.[5]
- In 2012, more than 1.4 million seniors (33 percent of total) were living with a disability (43 percent among those aged 75+).[6]
- In a fall 2017 survey, 13 percent of surveyed Canadians identified as LGBT.[7]

Discrimination linked to different identities can intersect and shape exclusion (e.g. identities related to social class, gender, sexuality, minority status, Indigeneity, and racialization). Ilyan Ferrer noted that the life trajectories of seniors can be shaped by different structural forces that are beyond the control of individuals, such as the racialization of poverty, heterosexism, and discriminatory migration policies. To give voice to seniors who have experienced marginalization and have struggled against discrimination, Mr. Ferrer recounted the stories of seniors he has interviewed as part of his research. Many of these stories highlight the challenges experienced in securing decent employment, discrimination in the workplace, cultural and gender expectations that are often at odds with the dominant culture, and challenges in caring for family members. Mr. Ferrer emphasized that such challenges were confronted by seniors with both dignity and resilience.

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[3] Statistics Canada, "Aboriginal Peoples Highlight Tables," *2016 Census* (October 11, 2017). Available at: http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/hlt-fst/abo-aut/Table.cfm?Lang=Eng&T=101&S=99&O=A.

[4] Statistics Canada, "Immigration and Ethnocultural Diversity Highlight Tables," 2016 Census (November 1, 2017). Available at: http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/hlt-fst/imm/Table.cfm?Lang=E&T=41&Geo=00

[5] Maire Sinha, "Portrait of Caregivers, 2012," *Spotlight on Canadians: Results from the General Social Survey* (September 2013). Available at: http://bit.ly/1jxgAAm.

[6] Statistics Canada, "A Profile of Persons with Disabilities among Canadians Aged 15 Years or Older, 2012," *Canadian Survey on Disability, 2012* (February 15, 2017). Available at: http://bit.ly/2nsbBt6.

[7] CISION, "According to "LGBT Realities..." (August 9, 2017). Available at: https://www.newswire.ca/news-releases/according-to-lgbt-realities-the-first-pancanadian-survey-on-lgbt-communities-conducted-by-crop-for-the-benefit-of-the-fondation-jasmin-roy-13-of-the-canadian-population-belongs-to-the-lgbt-community-639432223.html.

4. What We Heard:

Participants identified a number of both barriers to inclusion and of promising practices to promote a more inclusive society. While these are summarized below according to the four main themes that emerged during the roundtable discussion, many of the barriers and promising practices are relevant to more than one theme.

4.1. Aging with Dignity

Many participants emphasized the importance of ensuring that policies, programs and services for seniors are designed to enable seniors to **age with dignity**. While this includes providing adequate resources to ensure that seniors are included in society and the economy, it also means designing policies that enhance their autonomy and empower them to formulate their own needs and pursue different options (e.g. related to housing). Enhancing quality of life was also seen as a critical policy objective.

Dignity also means **listening to the experiences of seniors** and ensuring that they have a voice in any policies that may affect them. Some participants warned that policies can sometimes be based on preconceived ideas or popular media representations that do not do justice to the actual experiences of seniors.

Dignity was also closely related to the need to **recognize the distinct needs of different groups** of seniors based on the different barriers they face. At the same time, many participants emphasized that there were cross-cutting issues such as precariousness that affect many groups, and that different groups may have similar histories of exclusion. Indigenous seniors , for example, struggle to ensure that they can continue to access traditional foods, speak their languages, and engage in traditional cultural practices in older age, an experience that is similar for seniors from ethnocultural backgrounds.

To accommodate differences within a universalistic framework, some participants recommended adopting a **human rights approach** for seniors through a Charter for Seniors or a similar mechanism. In the words of one participant, "this would provide a clear statement of what it means to be part of the collective that we call Canada, and what it means to be included." Such a charter would incorporate different lenses (e.g. gender, indigeneity, disability, sexuality) to ensure a comprehensive approach.

Many participants spoke in favour of developing a **national strategy for seniors** to address issues such as social and economic inclusion, poverty, rising inequality, the need for support to caregivers, elder abuse, ageism, transportation, and financial security. Participants again emphasized the importance of recognizing different needs within a common framework. Indigenous organizations in particular emphasized that, should a national strategy be developed, Indigenous peoples must be part of the conversation, and that "nothing should be done for us without us." A national strategy should also be forward-looking to take into consideration demographic changes, such as the increase in the population of older seniors.

Ageism was identified as a barrier to building an inclusive society. Ageism and racism can be embedded in government programs and media, often in very subtle ways—for example, in depictions of seniors as being helpless. While many seniors do require support, many are also autonomous, and all seniors deserve to be treated with respect. One participant suggested that we popularize a more dignifying language when it comes to seniors.

Telling **positive stories of aging** to counter myths and stereotypes was also recommended. A few participants noted the importance of engendering solidarity and public support for seniors through a language that emphasizes the collectivity and counters the perception that seniors are a fiscal burden. **Intergenerational activities** through community programs were also seen as a promising way of countering ageism and building solidary across generations.

Some participants felt that, in addition to providing resources to enable different groups of individuals to participate in society and the economy, the Government can also undertake symbolic actions to **counter discrimination and prejudice**, such as a national day against homophobia (which could have a seniors dimension).

Elder abuse (including financial abuse) was seen as an issue that requires greater public education and awareness, as well as support for those who have been victimized. Some recommended making information on elder abuse available in multiple languages, and one participant called for a new government campaign against elder abuse.

4.2. Financial Security, Housing Needs, and Access to Services

Economic and financial security was a concern for many participants. Several noted that some groups of seniors live in precarious situations as a result of multiple factors. Indigenous seniors, for example, have suffered a long history of discrimination and deprivation, and many have less stable job histories and cannot retire as early as they would like because they have fewer retirement resources. LGBTQ seniors may have fewer family members to rely upon for support, and recent immigrants may have low retirement savings. Seniors with disabilities may see their expenses increase in older age.

Some participants felt that these inequities are not being adequately addressed and that marginalized people face a patchwork of social policies. This leads to a disjointed approach that can rob people of their dignity as they are forced to look for support from multiple places, including charities.

A few participants also felt that the **retirement income system** needed to be strengthened. One participant indicated that the disability benefit of the Canada Pension Plan (CPP) is converted to a lower retirement benefit when individuals turn 65 even though costs related to disabilities actually increase over time.[8] Another participant mentioned that seniors who must draw from their Registered Retirement Savings Plan to cover basic needs are penalized with a lower Guaranteed Income Supplement benefit.

Several participants noted that the CPP could be further enhanced to address income insecurity among seniors, particularly in light of the trends towards less stable pensions in the private sector. Some also recommended the introduction of a guaranteed or minimum income while ensuring that other benefits (such as those related to disabilities) are not clawed back.

Several participants spoke about the need for more **accessible housing**. While there was recognition that Canada's first National Housing Strategy could help address this need, participants were concerned about over-crowding in some urban neighbourhoods, waiting lists for accessible housing and access to home repairs. These problems can be particularly acute for Indigenous communities on- and off-reserve, as well as in Inuit communities in the North.

Retrofitting and home adaptation were seen as critical issues. Many seniors live in fear because their houses have not been adapted to their needs. One participant spoke of an elderly relative who lived in fear of falling as a result of narrow stairwells, but felt that she had no other option but to stay in that situation.

Housing challenges such as these are linked to a loss of dignity and autonomy. Participants felt that seniors must be provided with multiple options and **necessary supports** to stay in their homes, access new housing, or live in long-term care facilities (discussed below). This includes supporting seniors who are in financially vulnerable situations, such as those whose partners require assisted living.

In addition to housing support, participants emphasized that other supports are required to enable seniors to age in place (should that be their preference), such as transportation and accompaniment to access services.

[8] It should be noted that this reduction is offset by the Old Age Security benefit.

4.3. Caregiving and Supports to Caregivers

Several participants voiced concern that informal caregivers do not receive adequate support, and that consequently they are at risk of social and economic exclusion. They noted that there is an expectation that family members take on the role of providing care to seniors who require support, and that this work falls disproportionately on the shoulders of women. Caregiving can be a positive experience, but **caregivers need adequate financial support** and other resources such as training to take on this role. Caregivers in some communities may face even greater barriers in obtaining adequate **training and support**, such as those in rural areas and Indigenous communities.

One participant noted that there is a discrepancy between the positive discourse on caregiving and the negative reality that many caregivers experience as a result of isolation, burnout, and few supports.

While one participant acknowledged that there is a **caregiving tax credit**, it was noted that some caregivers may be unware of this, and that more public outreach could inform caregivers of this benefit.

Participants recommended **greater benefits for caregivers**, including coverage of transportation and parking costs. Participants also felt that there could be a role for government in supporting networks of caregivers to help foster community, resilience, and the exchange of best practices, including caregivers for specific groups, such as LGBTQ seniors. Some also mentioned that legislative changes could promote more flexible work arrangements between caregivers and employers.

Some participants felt that in many communities, there is limited availability of **care facilities**, and those that do exist may have limited resources. Rural and Indigenous communities in particular were cited as being under-served. While Indigenous people and people with disabilities may be reluctant to live in care facilities given past histories of institutional trauma, the option must still be available.

Several participants also noted the importance of having **culturally appropriate services** available in different languages in care facilities. As seniors age, culture may take on a more important role in their lives, and it is important that staff in care facilities are trained to be knowledgeable about different cultural attitudes and spiritual beliefs surrounding health, illness and end of life. Seniors with dementia or Alzheimer's may also revert to their original languages. Food is also an important aspect of culture, and care facilities serving particular communities of seniors should provide food that connects to people's cultural backgrounds.

Participants also noted that **homophobia** by both workers and residents can be commonplace in care facilities and greater effort is required to educate workers and enforce the rights of LGBTQ seniors in care. Some participants also mentioned the need for higher pay and better working conditions in the care sector.

4.4. Life Transitions and Planning for Aging

Participants identified the need to take a **holistic approach** to addressing the needs of seniors throughout the life course to avoid the pitfalls of looking at issues in isolation. This would include looking at the environment in a holistic way, from the availability of services to housing to transportation. **Age-friendly communities** were cited as an example of a holistic approach. While participants recognized efforts in this area, some also felt that there was jurisdictional confusion over who was doing what, and that greater coordination was required across different levels of government. A holistic approach would also integrate the perspectives of multiple stakeholders, including seniors, families, seniors organizations, and other community actors.

To support seniors as they age, participants felt that there is a need to **build community spaces** and opportunities for activities and engagement such as volunteering. This was linked to both planning for aging, and aging with dignity. Such spaces can enrich the lives of seniors, provide opportunities for building community, and counter social isolation. They can also serve as outlets to provide seniors with information on services and other programs that could be of interest.

In fostering community involvement, it is important to ensure that community spaces are **physically accessible** and offer programs that are **culturally sensitive** and available in multiple languages depending upon community needs. Examples of successful community approaches were shared by participants, including Friendship Centres, which provide programs and services for Indigenous people living in urban areas across Canada. In addition to providing opportunities to engage in the community, Friendship Centres provide a safe space that helps to preserve culture. The need to support cultural practices was widely acknowledged, and one participant noted that this was particularly important for many Indigenous seniors and Elders who may have been uprooted from their traditional cultures and are seeking to define new roles for themselves (a process that is in part linked to restorative justice and reconciliation).

Various **improvements to service delivery** were identified to help seniors plan for aging. For example, several participants indicated that seniors often lack information in areas such as **retirement planning** and that more tools and resources should be made available to support them. The need to centralize information on policies, programs and services for seniors was also emphasized by multiple participants. The community hub model adopted by some provinces, which makes it easier for individuals to access health, social, cultural, recreational and other resources in one spot, was cited as an innovative approach. Many participants also noted that jurisdictional responsibilities need to be clearly conveyed—an idea that was mentioned in relation to multiple topics that were discussed, including housing.

Participants warned that information needs to be made available offline as well, and that **service outlets and workshops** are important ways to provide information to seniors in the community. Some participants also noted that information and services are not always available to official language minority groups in their language of choice, and that greater effort needs to be made in that area.

Some participants also felt that the Government needs to streamline and customize forms, which can be overly complex (the pension form was cited as an example), and ensure that they are written in plain language. All forms should be made available in **multiple languages** and in **accessible formats**. Some participants recommended that the Government consistently adopt a user-design approach, taking into account people's experiences in interacting with forms and processes to apply for services. Testing usability should involve seniors themselves.

Finally, it was noted that an approach that recognizes the different needs of seniors must be based on **research and data**. In the words of one participant, "you have to know the specific needs of your populations if you want to respond to them." The needs of LGBTQ seniors, for example, was noted as one area that requires further research.

5. Conclusion

The Roundtable on Social and Economic Inclusion provided an important opportunity for the Government of Canada to hear diverse perspectives related to the inclusion of seniors. While the fact that Canadians are living longer should be celebrated, many seniors suffer from exclusion and experience economic and social insecurity, rendering them unable to fully participate in society and undermining their health and wellbeing.

Participants identified multiple barriers to a more inclusive society for seniors, including in areas related to housing, access to economic resources, and caregiving. Ageism was seen to be a key barrier to inclusion, and participants warned that many seniors suffer from elder abuse. An overarching theme of the roundtable was the need to recognize the distinct needs of different groups of seniors based on the different barriers they face without overlooking the fact that precariousness and insecurity can cut across the seniors population, and that seniors have much in common.

Participants also recognized that building a more inclusive society for seniors requires partnership between different levels of government, civil society organizations, and of course seniors themselves. Indeed, as Minister Duclos emphasized, partnership is essential, and there is a role for each of us to play in ensuring that our society promotes the inclusion of seniors. Ultimately, many participants felt that creating a more inclusive society means adopting a common set of values and principles that can guide our collective actions and strengthen the ability of seniors to access the resources and supports that will enable them to live with dignity and fully participate in Canadian society.

Annex A: Roundtable Participants

- **The Honourable Jean-Yves Duclos,** Minister of Families, Children and Social Development
- **Dr. Suzanne Dupuis-Blanchard,** Professor and Chair of the National Seniors Council (Facilitator)
- **Janet Goulding**, Assistant Deputy Minister, Income Security and Social Development, Employment and Social Development Canada

Panelists

- **Ilyan Ferrer**, Assistant Professor, University of Calgary
- **Dr. Norah Keating**, University of Alberta
- **Nora Spinks**, Chief Executive Officer, Vanier Institute of the Family

Stakeholders

- **Linda Anderson**, Ageism and Media Coordinator, Saskatchewan Seniors Mechanism
- **Marshall Ballard**, Director, Strategic Policy, The Native Women's Association of Canada
- **Caroline Bouchard**, Public Affairs Advisor, Fédération de l'Âge d'Or du Québec
- **Laurent Breault**, Executive Director, Fondation Émergence
- **Dominic Campione**, President, Canadian Ethnocultural Council
- **Jim Deveo,** Chief Executive Officer, Congress of Aboriginal Peoples
- **John Dubé**, Senior Manager, Settlement Programs, MOSAIC BC
- **Thierry Durand**, Executive Director, Centre d'action bénévole Bellechasse-Lévis-Lotbinière
- **Sarah Khan**, Lawyer, Seniors First BC
- **Martin Krajcik**, Seniors Projects Coordinator, Egale Canada Human Rights Trust
- **Jason Leblanc**, Executive Director, Tungasuvvingat Inuit
- **Léonard LeBlanc,** President, New Brunswick Senior Citizens Federation
- **William Logan,** President, Meals on Wheels Ottawa
- **Senator Vera Pawis-Tabobodung**, National Association of Friendship Centres
- **Jean-Luc Racine**, Executive Director, Fédération des aînées et aînés francophones du Canada
- **Leslie Remund,** Executive Director, 411 Seniors Centre Society and The 411 Foundation
- **Jewelles Smith,** Chairperson, Council of Canadians with Disabilities
- **Laura Tamblyn Watts**, National Director of Law, Policy and Research, CARP
- **Erin Tomkins**, Senior Policy Analyst, Health, Assembly of First Nations
- **André Tourigny**, Co-Director, Institut sur le vieillissement et la participation sociale des aînés, Université Laval
- **Michael Udy**, President, Seniors Action Quebec
- **John Weinstein**, Senior Policy Advisor, Métis National Council